

PUBLIC DISCLOSURE

FEBRUARY 17, 2004

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

ST. ANNE CREDIT UNION

93 UNION ST.
NEW BEDFORD, MA 02740

DIVISION OF BANKS
ONE SOUTH STATION
BOSTON, MA 02110

<p>NOTE: This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the Division of Banks concerning the safety and soundness of this financial institution.</p>

GENERAL INFORMATION

The Community Reinvestment Act ("CRA") requires the Massachusetts Division of Banks ("Division") to use its authority when examining financial institutions subject to its supervision, to assess the institution's record of meeting its needs of its entire local community, including low and moderate-income neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such examination, the Division must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of **St. Anne Credit Union** (or the "Credit Union") prepared by the Division, the institution's supervisory agency.

INSTITUTION'S CRA RATING: This institution is rated "HIGH SATISFACTORY"

A CRA rating of "High Satisfactory" is assigned. A community credit union in this group has a very good record of ascertaining and helping to meet the credit needs of its entire assessment area, including low and moderate-income borrowers, in a manner consistent with its resources and capabilities.

The Credit Union's average net loan-to-share for the previous four semi-annual periods is 87.1 percent. The ratio has reflected a strong steady trend during the examination period. Also, the Credit Union exceeded other community credit unions of similar asset size in a comparative analysis as of September, 2003. This is considered to exceed standards for satisfactory performance.

Lending within the assessment area represented 87.5 percent of mortgage loans and 84.5 percent of consumer loans which is considered to exceed the standards of satisfactory performance.

An analysis of the Credit Union's residential mortgages and a sample of consumer loans by borrower income revealed that 18.6 percent of residential mortgages and 58.0 percent of the sample of consumer loan originations were granted to members of low and moderate-income. A rating of meets satisfactory performance was granted for this criterion.

An analysis of the Credit Union's lending activity by geographical distribution revealed that 28.6 percent of mortgage originations were granted within low or moderate-income census tracts. A rating of exceeds satisfactory performance was granted for this criterion.

The Credit Union's fair lending performance is considered to meet the standards of satisfactory performance given the size and resources of this institution.

PERFORMANCE CONTEXT

Description of Institution

St. Anne Credit Union is a state-chartered community credit union chartered by the Commonwealth of Massachusetts in 1911. The Credit Union's sole office is located at 93 Union Street, New Bedford. The Credit Union's current hours of operation appear convenient and accessible to its membership.

As of December 31, 2003, the institution's total assets were \$15,584,007 with total loans representing \$12,240,931 or 78.5 percent of total assets. The majority or 51.4 percent of the Credit Union loan portfolio represents first mortgage loans followed by used vehicle loans representing 31.8 percent. The following table depicts the Credit Union's loan portfolio composition by loan type.

LOAN PORTFOLIO COMPOSITION		
LOAN TYPE	\$ AMOUNT (000's)	%
FIRST MORTGAGE	\$ 6,309,578	51.4%
USED VEHICLE	\$ 3,891,312	31.8%
OTHER REAL ESTATE	\$ 291,331	2.4%
NEW VEHICLE	\$ 961,489	7.9%
LINES OF CREDIT	\$ 732,035	6.0%
SHARE SECURED	\$ 55,186	0.5%
TOTALS	\$12,240,931.00	100.00%

December 31, 2003 NCUA Call Report of Condition

Members are provided with direct deposit for payroll and automatic payroll deductions for loan payments.

Competition within the Credit Union's assessment area includes a variety of community-based and industrial credit unions, small loan companies, community banks, and larger regional banks. Given its asset size and limited resources, St. Anne Credit Union has been good in helping to meet the credit needs of its assessment area.

The Credit Union was last examined for compliance with CRA by the Division on October 12, 1999. That examination resulted in a satisfactory rating.

Description of Assessment Area

St. Anne Credit Union has defined its assessment area as the City of New Bedford and the Towns of Acushnet, Dartmouth and Fairhaven and are all located within the New Bedford Metropolitan Statistical Area ("MSA").

Demographic information reflecting 1990 and 2000 census data

In 2003, the US Census Bureau released its revised demographics based upon 2000 data. The following tables reflect both 1990 and 2000 census data of St. Anne Credit Union's assessment area.

In reference to the tables below, the Credit Union's assessment area reflecting 1990 census data includes 40 census tracts. One census tract, or 2.5 percent, is designated as low-income. Thirteen census tracts, or 32.5 percent, are designated as moderate-income; 22, or 55.0 percent, are designated as middle-income; 3, or 7.5 percent, are designated as upper-income and one census tract is designated as "not applicable" (N/A). The one low-income census tracts and N/A census tract are both located within the City of New Bedford.

ASSESSMENT AREA BY CENSUS TRACT INCOME LEVEL **1990 CENSUS**

LOCATION	LOW	MODERATE	MIDDLE	UPPER	N/A	TOTAL
ACUSHNET	0	0	1	1	0	2
DARTMOUTH	0	0	2	1	0	3
FAIRHAVEN	0	0	4	0	0	4
NEW BEDFORD	1	13	15	1	1	31
TOTAL	1	13	22	3	1	40
PERCENTAGE	2.5%	32.5%	55.0%	7.5%	2.5%	100%

1990 Census Data

Housing information based on 1990 census data on the Credit Union's assessment area indicated a median owner-occupancy level of 50.8 percent and a median home value of \$118,366. The minority population within the assessment area represented 11 percent where individuals of Hispanic origin and other race both represent the highest number of minority residents with 4 percent each.

Description of Assessment Area (continued)

In reference to the table below, the Credit Union's assessment area reflecting 2000 census data includes 43 census tracts. Seven census tracts, or 16.2 percent, are designated as low-income; 14 census tracts, or 32.6 percent, are designated as moderate-income; 14, or 32.6 percent, are designated as middle-income; and 8, or 18.6 percent, are designated as upper-income. The seven low-income census tracts are all located within the City of New Bedford.

ASSESSMENT AREA BY CENSUS TRACT INCOME LEVEL **2000 CENSUS**

LOCATION	LOW	MODERATE	MIDDLE	UPPER	TOTAL
ACUSHNET	0	0	1	1	2
DARTMOUTH	0	0	2	4	6
FAIRHAVEN	0	0	2	2	4
NEW BEDFORD	7	14	9	1	31
TOTAL	7	14	14	8	43
PERCENTAGE	16.2%	32.6%	32.6%	18.6%	100%

2000 Census Data

Housing information based on 2000 census data on the Credit Union's assessment area indicated a median owner-occupancy level of 52 percent, and a median home value of \$123,295. The minority population within the assessment area represented 18 percent where individuals of Hispanic origin represent the highest number of minority residents with 7 percent.

The Credit Union's revised by-laws state, in part, that "[m]embership in this corporation is limited to those who are living, working or conducting business in Bristol County and Plymouth County and Five Hundred (500) others."

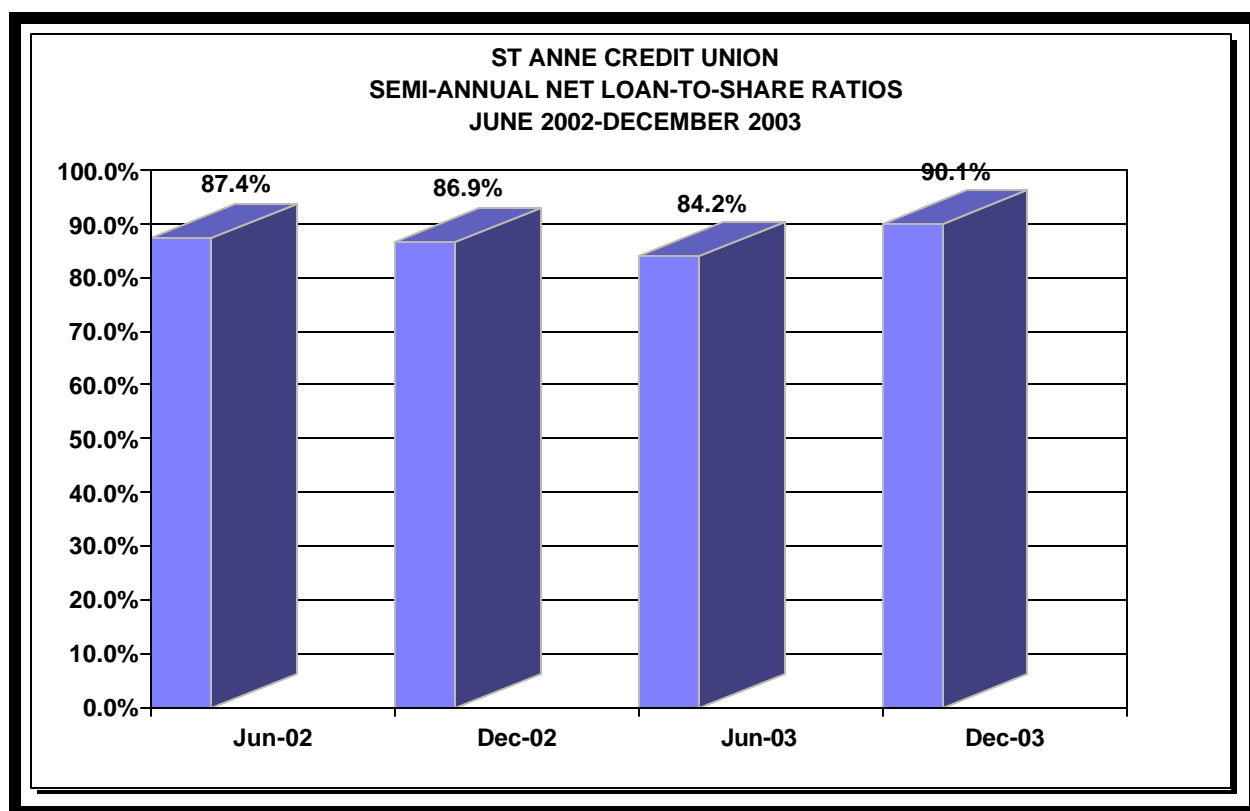
PERFORMANCE CRITERIA

1. LOAN TO SHARES ANALYSIS

The first criterion evaluated is the Credit Union's net loan to total share ratio. The average net loan to total share ratio was determined to be 87.1 percent and is considered to exceed the standard for satisfactory performance.

A comparative analysis of St. Anne Credit Union's net loan-to-share ratios for the period June 2002 through December 31, 2003 was conducted during this examination. The analysis incorporated net loans to total share figures from the institution's National Credit Union Administration ("NCUA") Call Reports of Condition on a semi-annual basis.

The following graph illustrates the loan to share trends.

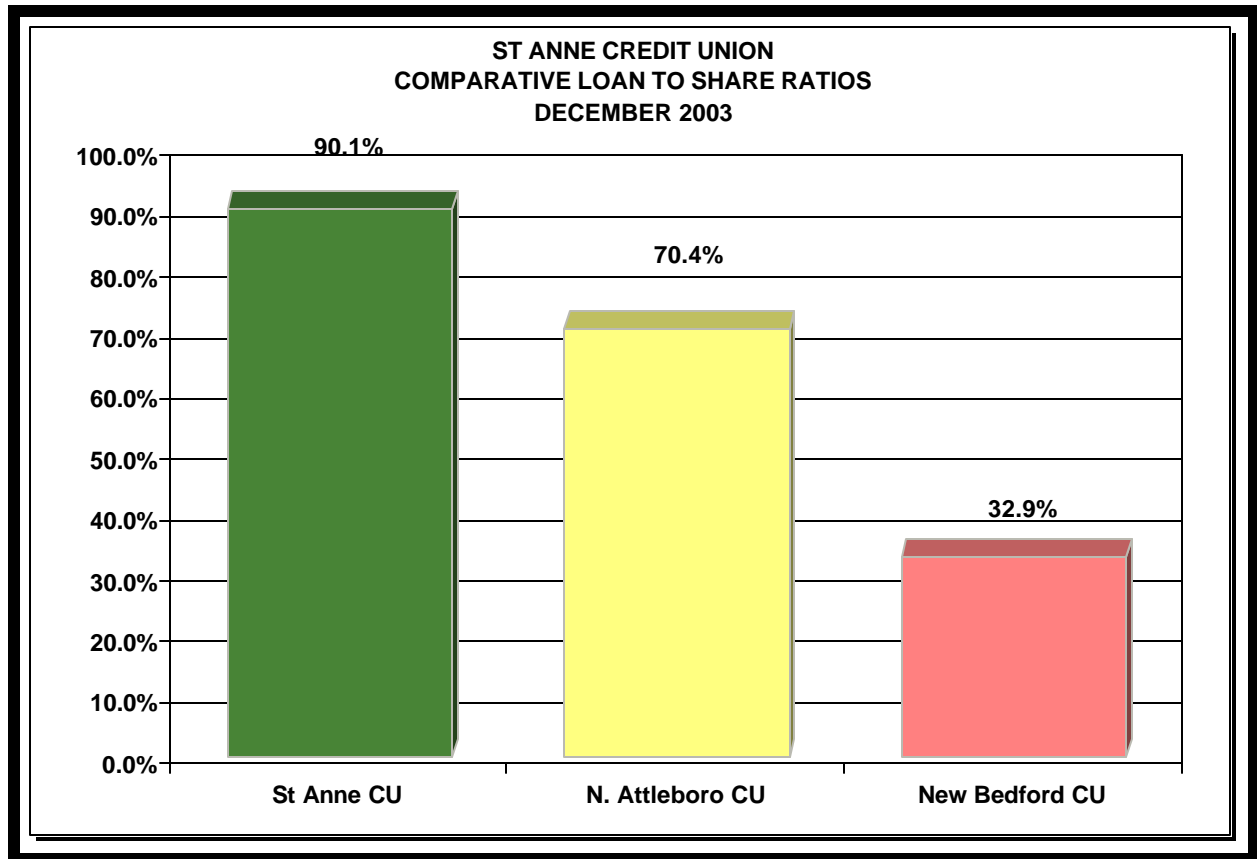


Source: NCUA Call Reports

In reference to the above graph, the loan-to-share ratio reflects a strong and stable trend.

1. LOAN TO SHARES ANALYSIS (continued)

The following table illustrates the loan-to-share ratios, as of December 2003, for comparable similarly situated community credit unions. St. Anne Credit Union's loan-to-share ratio is in a very strong position when compared to these institutions.



Based on the above information, including the institutions capacity to lead, the lending capacity of similarly-situated institutions, demographic and economic factors and the lending opportunities available within the assessment area, the Credit Union's loans-to-share ratio is considered to exceed satisfactory requirements.

2. COMPARISON OF CREDIT EXTENDED INSIDE AND OUTSIDE OF THE ASSESSMENT AREA(S)

A review of St. Anne Credit Union's mortgage loans and a sample of consumer loans extended inside and outside of the assessment area was conducted during the examination. The Credit Union's 2001, 2002 and 2003 internal Loan Application Registers (LAR) were reviewed to determine the amount of credit extended within its assessment area. During this period, the Credit Union originated 80 residential loans totaling \$6,087,000. Of this amount, 70 loans, or 87.5 percent, were originated within the Credit Union's assessment area. The City of New Bedford accounted for the largest number of originations with 48.7 percent.

Refer to the following table for additional information regarding the Credit Union's residential mortgage lending, by number.

RESIDENTIAL MORTGAGE LOANS BY NUMBER OF ORIGINATIONS

	2001		2002		2003		TOTAL	
LOCATION	#	%	#	%	#	%	#	%
ACUSHNET	4	17.4	2	7.0	0	0.0	6	7.5
DARTMOUTH	4	17.4	7	24.0	5	17.9	16	20.0
FAIRHAVEN	5	21.7	2	7.0	2	7.2	9	11.3
NEW BEDFORD	6	26.1	16	55.0	17	60.7	39	48.7
TOTAL INSIDE ASSESSMENT AREA	19	82.6	27	93.0	24	85.8	70	87.5
OUTSIDE ASSESSMENT AREA	4	17.4	2	7.0	4	14.2	10	12.5
TOTAL	23	100%	29	100%	28	100%	80	100%

Source: Internal LAR loan data 2001,2002 and 2003

An analysis by dollar amount was also conducted. Of this amount, \$5,191,000, or 85.3 percent, was originated within the Credit Union's assessment area. The City of New Bedford accounted for the largest amount, with 46.5 percent.

2. COMPARISON OF CREDIT EXTENDED INSIDE AND OUTSIDE OF THE ASSESSMENT AREA(S) (continued)

Refer to the following table for additional information regarding the Credit Union's residential mortgage lending, by dollar amount.

MORTGAGE LOANS BY DOLLAR AMOUNT OF ORIGINATIONS

	2001		2002		2003		TOTAL	
LOCATION	\$(000)	%	\$(000)	%	\$(000)	%	\$(000)	%
NEW BEDFORD	304	21.2	854	47.1	1670	58.8	2,828	46.5
DARTMOUTH	186	12.9	664	36.6	582	20.5	1,432	23.5
ACUSHNET	281	19.6	143	7.9	0	0.0	424	7.0
FAIRHAVEN	318	22.1	38	2.1	151	5.3	507	8.3
TOTAL INSIDE ASSESSMENT AREA	1,089	75.8	1,699	93.7	2,403	84.6	5,191	85.3
OUTSIDE ASSESSMENT AREA	347	24.2	113	6.3	436	15.4	896	14.7
TOTAL	1,436	100%	1,812	100%	2,839	100%	6,087	100%

Source: Internal LAR loan data 2001,2002 and 2003

A review of a sample of 58 consumer loan originations totaling \$505,000 for 2001, 2002 and 2003 was conducted during the current examination. A total of 49 loans, or 84.5 percent, was originated within the Credit Union's assessment area. The City of New Bedford accounted for the majority of originations with 51.7 percent. Refer to the following table for additional information regarding the Credit Union's consumer lending, by number.

CONSUMER LOANS BY NUMBER OF ORIGINATIONS

	2001		2002		2003		TOTAL	
LOCATION	#	%	#	%	#	%	#	%
ACUSHNET	2	10	1	5.6	0	0.0	3	5.2
DARTMOUTH	4	20	2	11.1	2	10.0	8	13.8
FAIRHAVEN	2	10	2	11.1	4	20.0	8	13.8
NEW BEDFORD	10	50	8	44.4	12	60.0	30	51.7
TOTAL INSIDE ASSESSMENT AREA	18	90	13	72.2	18	90.0	49	84.5
OUTSIDE ASSESSMENT AREA	2	10	5	27.8	2	10.0	9	15.5
TOTAL	20	100%	18	100%	20	100%	58	100%

Source: in-house Files – 2001, 2002 and 2003

2. COMPARISON OF CREDIT EXTENDED INSIDE AND OUTSIDE OF THE ASSESSMENT AREA(S) (continued)

A review of a sample of consumer loans originations by dollar amount was also conducted during the examination. Of this amount, \$455,000, or 88.1 percent was originated within the credit union's assessment area. The City of New Bedford accounted for the majority with 49.3 percent.

Refer to the following table for additional information regarding the Credit Union's consumer lending, by dollar amount.

CONSUMER LOANS BY DOLLAR AMOUNT OF ORIGINATIONS

	2001		2002		2003		TOTAL	
LOCATION	\$(000)	%	\$(000)	%	\$(000)	%	\$(000)	%
ACUSHNET	24	12.8	12	6.1	0	0.0	36	7.1
DARTMOUTH	49	26.1	40	20.3	11	9.2	100	19.8
FAIRHAVEN	10	5.3	21	10.7	29	24.2	60	11.9
NEW BEDFORD	95	50.5	90	45.7	64	53.3	249	49.3
TOTAL INSIDE ASSESSMENT AREA	178	94.7	163	82.8	104	86.7	445	88.1
OUTSIDE ASSESSMENT AREA	10	5.3	34	17.2	16	13.3	60	11.9
TOTAL	188	100%	197	100%	120	100%	505	100%

Source: in-house Files

St. Anne Credit Union's overall loan distribution reflects an excellent dispersion throughout the assessment area. Therefore, the institution's level of lending within its assessment area exceeds the standards for satisfactory performance.

3. DISTRIBUTION OF CREDIT AMONG DIFFERENT INCOME LEVELS

An analysis of mortgage loans and a sample of consumer loans extended within the Credit Union's assessment area, among various income levels were conducted. Originations were categorized by the ratio of the applicant's reported incomes to the 2001, 2002 and 2003 MSA incomes. The Credit Union's assessment area includes cities and towns located within the New Bedford MSA. The median family incomes for the New Bedford MSA were \$46,300 for 2001, \$47,500 for 2002, and \$52,700 for 2003. Income figures were based on estimated 2001, 2002 and 2003 data from the Department of Housing and Urban Development (HUD).

Low income is defined by the US Census Bureau as income below 50 percent of the median family income level for the MSA; moderate income is defined as 50 to 79 percent of the median family income; middle income is defined as income between 80 and 119 percent of the median family income; and upper income is defined as income greater than 120 percent of the median family income.

RESIDENTIAL LENDING

The following table provides a breakdown of 70 residential mortgage loans originated within the Credit Union's assessment area by applicant income level. The information included in the table below indicates that 3 loans, or 4.3 percent, of the residential mortgage originations were granted to members of low-income; and 10 loans, or 14.3 percent, was originated to moderate-income members during the period under review. The largest number of loans, 44.3 percent, were made to upper-income borrowers. The following table presents the results of the above analysis.

MORTGAGE LOANS BY INCOME OF BORROWER
BY NUMBER

% OF MEDIAN MSA INCOME	2001		2002		2003		TOTAL	
	#	%	#	%	#	%	#	%
<50%	1	5.3	2	7.5	0	0.0	3	4.3
50% - 79%	0	0.0	5	18.5	5	20.9	10	14.3
80% - 119%	10	52.6	8	29.6	8	33.3	26	37.1
120% >	8	42.1	12	44.4	11	45.8	31	44.3
TOTAL	19	100%	27	100%	24	100%	70	100%

Source: in-house Files – 2001, 2002 and 2003

3. DISTRIBUTION OF CREDIT AMONG DIFFERENT INCOME LEVELS (continued)

The information included in the table below indicates that \$180,000, or 3.4 percent, of the residential mortgage originations were granted to members of low-income; and \$617,000, or 11.9 percent, was originated to moderate-income members. The largest number of loans, 47.7 percent, were made to upper-income members.

MORTGAGE LOANS BY INCOME OF BORROWER
BY DOLLAR AMOUNT

% OF MEDIAN MSA INCOME	2001		2002		2003		TOTAL	
	\$000	%	\$000	%	\$000	%	\$000	%
<50%	50	4.6	130	7.6	0	0.0	180	3.4
50% - 79%	0	0.0	295	17.4	322	13.4	617	11.9
80% - 119%	496	45.5	509	30.0	912	38.0	1,917	37.0
120% >	543	49.9	765	45.0	1,169	48.6	2,477	47.7
TOTAL	1,089	100%	1,699	100%	2,403	100%	5,191	100%

Source: in-house Files 2001, 2002 and 2003

CONSUMER LENDING

The information included in the table below indicates that the largest number of the consumer loan sample, totaling 22 loans, or 44.0 percent, were granted to moderate-income members. Also, of the total sample, 7 loans, or 14.0 percent, were granted to low-income members. The following table presents the results of the above analysis.

CONSUMER LOANS BY INCOME OF BORROWER
BY NUMBER

% OF MEDIAN MSA INCOME	2001		2002		2003		TOTAL	
	#	%	#	%	#	%	#	%
<50%	4	22.2	2	14.3	1	5.6	7	14.0
50% - 79%	5	27.8	5	35.7	12	66.7	22	44.0
80% - 119%	6	33.3	3	21.4	4	22.2	13	26.0
120% >	3	16.7	4	28.6	1	5.5	8	16.0
TOTAL	18	100%	14	100%	18	100%	50	100%

Source: in-house Files 2001, 2002 and 2003

DISTRIBUTION OF CREDIT AMONG DIFFERENT INCOME LEVELS (continued)

The information included in the table below indicates that the largest number of the consumer loan sample by dollar amount, 36.6 percent, was granted to moderate-income members. Also, 14.0 percent was granted to low-income members.

CONSUMER LOANS BY INCOME OF BORROWER BY DOLLAR AMOUNT

% OF MEDIAN MSA INCOME	2001		2002		2003		TOTAL	
	\$000	%	\$000	%	\$000	%	\$000	%
<50%	46	25.7	15	9.0	2	1.9	63	14.0
50% - 79%	48	26.8	49	29.3	67	65.1	164	36.6
80% - 119%	49	27.4	33	19.8	29	28.2	111	24.7
120% >	36	20.1	70	41.9	5	4.8	111	24.7
TOTAL	179	100	167	100	103	100	449	100

Source: in-house Files 2001, 2002 and 2003

It should be noted that consumer loans typically consider the income of only one borrower. For the purposes of this analysis, however, they are compared to a median family income which slightly inflated the originations of the lower income categories.

The distribution of lending demonstrates the Credit Union's willingness to lend to members of low and moderate-income. The majority of the consumer loans were granted to single applicants. Therefore, the percentage of originations occurring in moderate-income levels would be higher than that of residential mortgage originations, where the income is usually the result of joint combined incomes and where the comparison is made to the standard of median family income.

The distribution of credit among borrowers of various incomes reflects a good penetration among individuals of different income levels, including those of low and moderate-income. Therefore, the distribution of credit among different income levels exceeds the standards for satisfactory performance.

4. GEOGRAPHIC DISTRIBUTION OF LOANS

Residential mortgage lending activity within the assessment area was reviewed to determine the extent to which the Credit Union has been able to penetrate its low, moderate, middle and upper-income geographies. The census tract incomes were based on 1990 and 2000 census data.

The following table provides a breakdown of mortgage loans originated within the Credit Union's assessment area by census tract income by number. Information included in the table indicates that the largest number of originations or 45.7 percent was originated within middle-income census tracts, which is reflective of the demographics of the Credit Union's assessment area. It should be noted that 28.6 percent of originations were located within census tracts designated as low or moderate income during the period reviewed.

**DISTRIBUTION OF MORTGAGE LOANS BY CENSUS TRACT DESIGNATION
BY NUMBER**

% OF MEDIAN MSA INCOME	2001		2002		2003		TOTAL	
	#	%	#	%	#	%	#	%
LOW	0	0.0	1	3.7	2	8.3	3	4.3
MODERATE	4	21.1	6	22.2	7	29.2	17	24.3
MIDDLE	5	26.3	17	63.0	10	41.7	32	45.7
UPPER	10	52.6	3	11.1	5	20.8	18	25.7
TOTAL	19	100%	27	100%	24	100%	70	100%

Source: Internal HMDA/LAR Data 2001, 2002 and 2003

Additionally, the following table provides a breakdown of mortgage loans originated within the Credit Union's assessment area by census tract income by dollar amount. Information included in the table indicates that the largest amount of originations or 47.1 percent was located within middle-income census tracts, which is reflective of the demographics of the credit union's assessment area. It is noted that 30.2 percent of originations by dollar amount were located within census tracts designated low or moderate income

4. GEOGRAPHIC DISTRIBUTION OF LOANS (continued)

DISTRIBUTION OF MORTGAGE LOANS BY CENSUS TRACT DESIGNATION BY NUMBER

% OF MEDIAN MSA INCOME	2001		2002		2003		TOTAL	
	\$000	%	\$000	%	\$000	%	\$000	%
LOW	0	0.0	50	3.0	156	6.5	206	4.0
MODERATE	195	17.9	450	26.5	717	29.8	1,362	26.2
MIDDLE	391	35.9	1,034	60.8	1,018	42.4	2,443	47.1
UPPER	503	46.2	165	9.7	512	21.3	1,180	22.7
TOTAL	1,089	100%	1,699	100%	2,403	100%	5,191	100%

Source: Internal HMDA/LAR 2001, 2002 and 2003

Based on the analysis of the geographic distribution of mortgage loans and the assessment area's demographics, lending among various census tracts including those designated low and moderate income exceeds the standards of satisfactory performance.

5. REVIEW OF COMPLAINTS AND FAIR LENDING POLICIES AND PRACTICES

A review of the public comment file revealed that the Credit Union received no complaints pertaining to the institution's CRA performance since the previous examination.

FAIR LENDING POLICIES AND PRACTICES

St. Anne Credit Union has included in its loan policy a statement that reflects its commitment to the principles and practices of fair lending. The policy of the Credit Union is to make sure all of its credit products are available to all applicants on a consistent and fair basis, provided that the applicant meets established guidelines of safe and sound lending.

The Credit Union's marketing activity includes placing information on its credit products and services in public view within the main lobby of its main office and branch. The Credit Union also includes statement stuffers in correspondence sent out to the membership and brochures are located in the Credit Union's lobby. The Credit Union maintains a website at **stannecreditunion.com** where members can access their account information, search for products and services and are able to make payments, transfers and complete loan applications online.

The Credit Union's staff appears to adequately reflect the community as a whole. There are two credit union employees who are bilingual in two languages, including Portuguese and Spanish.

5. REVIEW OF COMPLAINTS AND FAIR LENDING POLICIES AND PRACTICES (continued)

The Credit Union refers its membership to several first-time homebuyer seminars sponsored by the City of New Bedford Housing Authority. The Credit Union has entered into an agreement with First Citizens Federal Credit Union, where it is a third party lender for the Massachusetts Housing Finance Agency.

The Credit Union has a second review policy in place. Loans facing adverse action are re-examined to ensure that underwriting criteria have been properly and fairly applied and that all compensating factors that could contribute to a loan approval have been taken into account and applied consistently. The second review process is completed by the credit committee which includes three directors.

The criterion for the various types of credit offered, as well as the procedures for completing a loan application were reviewed during the examination. No practices intended to discourage applications were found.

Based on the foregoing information, the Credit Union meets the standards for satisfactory performance in this category.

THE COMMONWEALTH OF MASSACHUSETTS

To the COMMISSIONER OF BANKS:

THIS IS TO CERTIFY, that the report of examination of the

ST. ANNE CREDIT UNION

for compliance with applicable consumer and fair lending rules and regulations and the Community Reinvestment Act (CRA), as of the close of business **February 17, 2004**, has been read to or by the undersigned and the matters referred to therein will have our immediate attention.

_____	_____
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_____	_____

A majority of the Board of Directors/Trustees

Dated at _____ this _____ day of _____ 20 _____

PERFORMANCE EVALUATION DISCLOSURE GUIDE

Massachusetts General Laws Chapter 167, Section 14, as amended, and the Uniform Interagency Community Reinvestment Act (CRA) Guidelines for Disclosure of Written Evaluations require all financial institutions to take the following actions within 30 business days of receipt of the CRA evaluation of their institution:

- 1) Make its most current CRA performance evaluation available to the public;
- 2) At a minimum, place the evaluation in the institution's CRA public file located at the head office and at a designated office in each local community;
- 3) Add the following language to the institution's required CRA public notice that is posted in each depository facility:

"You may obtain the public section of our most recent CRA Performance Evaluation, which was prepared by the Massachusetts Division of Banks, at (Address at main office)."

[Please Note: If the institution has more than one local community, each office (other than off-premises electronic deposit facilities) in that community shall also include the address of the designated office for that community.]

- 4) Provide a copy of its current evaluation to the public, upon request. In connection with this, the institution is authorized to charge a fee which does not exceed the cost of reproduction and mailing (if applicable).

The format and content of the institution's evaluation, as prepared by its supervisory agency, may not be altered or abridged in any manner. The institution is encouraged to include its response to the evaluation in its CRA public file.